IN THE DISTRICT COURT OF NOWATA COUNTY STATE OF OKLAHOMA

JACKSON SHRUM, an individual,	}	
Plaintiff,		
vs.	() Case No.: (1-10)	
AMERICAN NATIONAL PROPERTY	Y) ATTORNEY LIEN CLAIMED	
AND CASUALTY COMPANY and)	
AUDRE DAVIS, d/b/a DAVIS & ASSOCIATES,) FILED NOWATA CO OK COURT CLEF	₹K
Defendants.	OCT 0 7 2011	
	PETITION SHILOH FREEMAN	

COMES NOW Plaintiff, Jackson Shrum, and for his cause of action against Defendants, alleges and states as follows:

- 1. That on or about March 23, 2011, Plaintiff purchased a 1996 Ford Mustang.
- 2. That on or about April 20, 2011, Plaintiff purchased a policy of insurance for his vehicle with Defendant Audre Davis doing business as Davis & Associates.
- 3. That at the time of this transaction, Defendant Audre Davis was an agent for Defendant American National Property and Casualty ("ANPAC").
- 4. That the policy of insurance purchased by Plaintiff was to cover, among other things, damages to his vehicle, including damage that would have occurred as a result of a fire.
- 5. That on or about May 3, 2011, Plaintiff's Ford Mustang caught fire, was burned and was a total loss.
- 6. That Plaintiff made a claim with Defendant ANPAC under the terms and rights of his policy to be compensated for the total loss of his 1996 Ford Mustang due to the fire.

- 7. That Defendant ANPAC, after investigation, denied payment to Plaintiff in breach of its contractual duties.
- 8. That Defendant ANPAC has falsely alleged that Plaintiff intentionally caused his loss.
- 9. That Defendant ANPAC has falsely alleged that Plaintiff intentionally misrepresented and concealed the cause of the loss.
- 10. That Defendant ANPAC has falsely alleged that Plaintiff intentionally misrepresented and concealed material facts and circumstances surrounding the loss.
- 11. That Defendant ANPAC has falsely alleged that Plaintiff misrepresented and concealed his activity leading up to and after the loss.
- 12. That Defendant ANPAC has falsely alleged the Plaintiff misrepresented and concealed material facts regarding his financial condition at the time of the loss.
- 13. That Defendant ANPAC falsely alleged that the loss was not an accident loss of the damage to Plaintiff's vehicle.
- 14. That Defendant ANPAC and their agent Audre Davis (doing business as Davis & Associates) have acted in a manner with the intent to deceive and commit fraud against their insured, Jackson Shrum. As such, both Defendants should be liable for punitive damages to deter them and others like them from acting in a same or similar fashion

WHEREFORE, premises considered, Plaintiff seeks judgment against both Defendants for damages in an amount in excess of \$75,000.00 for both actual and punitive damages, plus attorney fees, court costs, prejudgment interest, postjudgment interest and all other damages deemed just and reasonable.

Respectfully submitted,

MARTIN, JEAN & JACKSON

Patrick F. Collogan, OBA #30529

P.O. Drawer 1588

Ponca City, Oklahoma 74602

(580) 765-9967 Phone

(580) 763-0750 Fax

pcollogan@mjjlawfirm.com Attorney for Plaintiff